

# WELL AWARE



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## In This Issue

- 2012 FSA Open Enrollment- **MARK YOUR CALENDARS!**
- Medco introduces *Special Services* available online
- DelaWELL Rewards: Earn \$100 or \$200
- DelaWELL Onsite Health Seminar Topics
- Don't Forget, DelaWELL's Stress Busters Challenge Is Underway
- Employee Wellness Spotlight – David Weiss
- October 16-22 is National Save for Retirement Week
- Fitness Guru – Health and Safety Tips for Trick-or-Treating
- Spousal COB Policy Update
- EyeMed - Diabetes & Your Vision: Diabetic Retinopathy
- Delaware's Group Universal Life (GUL) Update

## Contact DelaWELL

[www.delawell.delaware.gov](http://www.delawell.delaware.gov)  
1-800-556-6106

EMAIL: [Employee.wellness@state.de.us](mailto:Employee.wellness@state.de.us)  
**Alere®**  
<https://delawell.alerehealth.com>  
1-866-674-9103

## Contact Statewide Benefits Office

[www.ben.omb.delaware.gov](http://www.ben.omb.delaware.gov)  
1-800-489-8933 OR (302) 739-8331

## 2012 Flexible Spending Account Open Enrollment

### Mark your calendars...

Open Enrollment for the 2012 Flexible Spending Account (FSA) plan year is fast approaching. The State of Delaware's annual open enrollment for enrolling or re-enrolling online in the FSA program will be held during November 1-21, 2011.

Contributions to FSA are deducted on a pre-tax basis saving you up to 30% on every dollar set aside, and reimbursements from your account are tax-free!

If you are enrolled in the 2011 FSA Health Care Account, have a Benny Card and plan to enroll in 2012, do not destroy your Benny Card, as your 2012 elected Health Care amount can be funded to your Benny Card.

More information on Open Enrollment for 2012 will be in the November issue of WELLAWARE and at <http://ben.omb.delaware.gov/fsa/index.shtml>

## REGISTER AT MEDCO.COM FOR SPECIAL SERVICES!

When you register at **medco.com®**, you have access to special services from Medco.

### It's easy to register!

With your Medco member ID number and a recent prescription number on hand, go to [www.medco.com](http://www.medco.com) and create your Medco username (email address) and password.

Here are just two of the services available for registered members when they log in to medco.com;

### ONLINE SAFETY ALERTS!

Whether you fill your prescriptions at a retail pharmacy or by mail, if you take medications regularly, this service provides you with personalized alert messages to notify you if:

- You're running low on a medication;
- You miss a prescription refill; or
- You may be missing a medication that could benefit your health, and you need to discuss it with your doctor.

### MEDCO SMARTPHONE APP NOW AVAILABLE!

Look for these features:

**My Rx Choices®** - Look up potential lower cost prescription options available under your plan and discuss them with your doctor—even while you're still in the doctor's office!

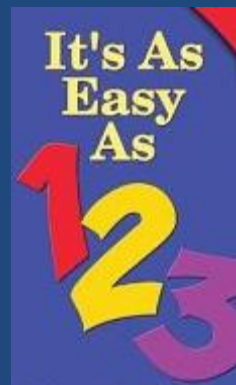
**My Medicine Cabinet** - View your medications and set reminders for when to take them or notify you when you are running low.

- Get personalized alerts if there's a possible health risk related to your medications. You can also add over-the-counter medications, vitamins and supplements to check for possible interactions with your prescriptions!

**Prescription ID Card** - Use your phone to display a virtual card that you can show at the pharmacy.

## 2011-2012 DelaWELL Rewards

- 1) Participate in a **DelaWELL Health Screening** being held at various locations throughout the state NOW through November 2011 AND January through April 2012. To register for a Health Screening appointment nearest you, visit the DelaWELL Health Portal at <https://delawell.alerehealth.com>. Once logged in, click on the "Appointment Registration" link located on the left menu under Health Screenings.
- 2) Complete your confidential online **Wellness Assessment** questionnaire for 2011-2012. To access and complete your online Wellness Assessment, visit the DelaWELL Health Portal.
- 3) Actively participate in a **Health Coaching or Condition Care Program**. Visit the DelaWELL Health Portal at <https://delawell.alerehealth.com> or call (866) 674-9103 to find out more and enroll.



**Complete Steps 1 and 2 to earn the Silver Level: \$100 DelaWELL Reward**  
**OR**

**Complete Steps 1 and 2 and 3 to earn the Gold Level: \$200 DelaWELL Reward**

**(Members who meet the requirements for the Silver or Gold Levels will also have a chance to win a free: Three-Month YMCA Family Membership OR One-Year YMCA Family Membership)**

Learn more about the 2011-2012 DelaWELL Program, the program activities and ways to earn DelaWELL Rewards, by visiting the DelaWELL Health Portal at <https://delawell.alerehealth.com>. Once logged in, click on "Program Overview" located on the left menu.

## **Adult Dental Health: Aging Healthfully**

***Did you know gum disease – and not the aging process – is the leading cause of tooth loss in adults?***

Good oral health habits and a healthy lifestyle can help you keep your gums healthy and your smile bright for a lifetime. Developing a simple daily routine of brushing, flossing and eating a balanced diet with plenty of fruits and vegetables is just as important for older adults as it is for younger adults.

For more tips to help keep your mouth healthy and strong as you get older go to <http://www.ben.omb.delaware.gov/dental/delta>.





Register today for the following Onsite Health Seminar Topics:

**October 2011 - "Developing a Self-Care Plan"**

At this seminar, you will learn about:

- What is Self-Care?
- Designing a Self-Care Plan
- Components of a Healthy Diet
- Importance of Physical Activity
- Treating Colds and Flu, Fever, Heartburn and Back Pain
- Asthma and Allergies



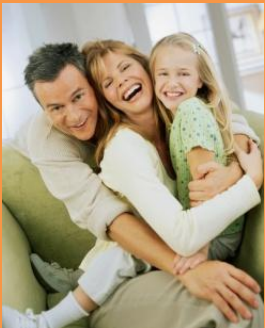
**November 2011 - "It's Your Life... Take Control of Diabetes"**

At this seminar, you will learn about:

- Diabetes update: CDC Diabetes Fact Sheet 2011
- Trends with age & ethnicity
- How diabetes develops and how to prevent Type 2 diabetes
- What can be done to prevent complications of diabetes
- Essential management information for people with diabetes
- Resources from DHSS/DPH- Diabetes Prevention and Control Program and DelaWELL



To register for a date and location that is convenient for you, please visit [www.delawell.delaware.gov](http://www.delawell.delaware.gov) and click on the "DelaWELL University Onsite Health Seminars" link.

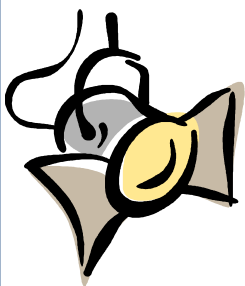


DelaWELL's **Stress Busters Challenge** is underway, and many participants enjoy the benefits of less stress, more energy and more control. If you haven't already signed up, it's not too late to get involved.

Your goal is to earn 100 points. The Challenge ends **October 23** and the last day to enter your points online is **October 31**. Don't delay, start logging today!!

For more information and to log your activity points in the **Stress Busters Challenge**, visit the DelaWELL Health Portal at <https://delawell.alerehealth.com> and click on the challenge banner.

*\*DelaWELL's 2011-2012 Wellness Challenges are provided as additional health resources and do not count toward the 2011-2012 DelaWELL Reward requirements. To learn more about the 2011-2012 DelaWELL Rewards, please visit the DelaWELL Health Portal at <https://delawell.alerehealth.com>. Once logged in, click on "Program Overview" located on the left menu.*



## MOTIVATION STATION:

**"I'm confident that quitting  
soda has been the most  
significant factor."**

**David Weiss**  
**Helpline Manager**  
**Office of Management and Budget (OMB)**

**August 2011 - Down to 173 lbs. (Was 195 lbs.)**



"Back in December 2010, I attended a DelaWELL onsite health seminar called "Controlling Stress Before It Controls You" during a staff meeting at Government Support Services. Aaron Schrader, Health Promotion Coordinator for the DelaWELL program, presented the information and spoke about stress, eating, weight control and showed the amount of sugar found in soda.

Following the seminar in January, I stopped drinking soda after a lifetime of being devoted to it. I just decided I needed to do something to stop my ongoing weight gain. About a month after I quit, my wife suggested that I get on the scale. When I saw I had dropped four or five pounds, the positive reinforcement motivated me to go a little further, including using sweetener in my coffee instead of sugar, cutting out Tastykakes at lunch, purchasing smaller bags of potato chips and walking a little more often. I even started taking a multivitamin daily and started looking at the calorie and saturated fat content on food packages.

At the end of June 2011, I went for my annual physical exam. I had lost 20 pounds! My total cholesterol (I've been on Simvastatin for five or six years) dropped from 168 to 112! My HDL ("good cholesterol") rose and my LDL ("bad cholesterol") dropped! This was another unexpected but very welcome result.

I haven't made any extreme changes in my health habits. I'm confident that quitting soda has been the most significant factor. I spent so many years thinking about "a healthier diet" that I guess I was just ready to start doing it this time. Thank you!"

Has the DelaWELL program impacted your overall health? Do you have a success story that will encourage your co-workers along their path to wellness? If so, we would like to hear from you! Send us an e-mail at [Employee.Wellness@state.de.us](mailto:Employee.Wellness@state.de.us) for possible posting in upcoming editions of WellAWARE and on the DelaWELL website.

To read more participant health testimonies, visit [www.delawell.delaware.gov](http://www.delawell.delaware.gov) and click on the "Motivation Station" link.

### October 16-22 is National Save for Retirement Week

Deferred Compensation is an easy way to save for retirement and reduce your taxes at the same time.

Get started now! For more information visit us at [DelawareSaves.com](http://DelawareSaves.com) and [treasury.delaware.gov](http://treasury.delaware.gov).

**Your future self just left a message.**  
**Start saving.**





## Healthy Recipe

### halloween cupcakes

Takes Over 60 minutes  
Makes 12 cupcakes



#### INGREDIENTS:

##### CAKE

Cooking spray

- 1 1/2 cups (10 oz/300 g) natural cane sugar
- 1 cup (4 oz/120 g) all-purpose flour
- 1 cup (4 1/2 oz/135 g) fat-free cocoa powder
- 1 teaspoon baking powder
- 1 teaspoon baking soda
- 2 egg whites
- 5 ounces (150 g) low-fat silken tofu
- 3/4 cup plus 2 tablespoons (7 fl oz/210 ml) unsweetened applesauce
- 1/2 teaspoon pure vanilla extract

##### ICING & DECORATION

- 8 ounces (240 g) low-fat silken tofu
- 3/4 cup (3 1/2 oz/100 g) confectioners' sugar
- 1 teaspoon pure vanilla extract
- 1 teaspoon rice syrup or light corn syrup
- 3-4 drops all-natural orange food coloring
- 12 Chocolate Meringue Ghosts & Goblins, optional

#### PREPARATION:

##### TO MAKE CUPCAKES

1. Preheat oven to 350°F (175°C). Spray the cups of a 12-cup muffin pan with cooking spray. (Do not use paper liners.)
2. Sift sugar, flour, cocoa powder, baking powder and baking soda into a large mixing bowl.
3. In a food processor, combine egg whites, tofu, applesauce and vanilla. Puree until smooth.
4. Add tofu mixture to dry ingredients. Beat with an electric mixer until smooth. Spoon batter into prepared pan.
5. Bake until a toothpick inserted in the center of a cupcake comes out clean, about 25 minutes.
6. Cool cupcakes in the pan. Once cool, knock the edge of the pan on a hard surface and tilt onto the table. Cupcakes should come out easily. Repeat if some are stuck.

##### TO ICE AND DECORATE CUPCAKES

1. In a blender, combine tofu, confectioners' sugar, vanilla and rice syrup or corn syrup. Blend until smooth. Add orange food coloring for desired color. Chill icing for 30 minutes.
2. Ice cupcakes and decorate with Chocolate Meringue Ghosts & Goblins, if desired.

#### NUTRITIONAL INFO PER SERVING

239 Calories

1.6g Fat

0.5g Saturated fat

6.0g Protein

50g Carbohydrate

3.9g Fiber

187mg Sodium



## The Fitness Guru Says...



### Question of the Month: "What are some health and safety tips when going trick-or-treating?"

Dear Employee,

Below are tips from the Centers for Disease Control and Prevention (CDC) to help make the festivities fun and safe for trick-or-treaters:

**S**

Swords, knives and similar costume accessories should be short, soft and flexible.

**A**

Avoid trick-or-treating alone. Make sure children walk in groups or with a trusted adult.

**F**

Fasten reflective tape to costumes and bags to help drivers see you.

**E**

Examine all treats for choking hazards and tampering before eating them. Limit the amount of treats you eat.

**H**

Hold a flashlight while trick-or-treating to help you see and others to see you.

**A**

Always test make-up in a small area first. Remove it before bedtime to prevent skin and eye irritation.

**L**

Look both ways before crossing the street. Use established crosswalks wherever possible.

**L**

Lower your risk for serious eye injury by not wearing decorative contact lenses.

**O**

Only walk on sidewalks or on the far edge of the road facing traffic to stay safe.

**W**

Wear well-fitting masks, costumes and shoes to avoid blocked vision, trips and falls.

**E**

Eat only factory-wrapped treats. Avoid eating homemade treats unless you know the cook well.

**E**

Enter homes only if you're with a trusted adult. Otherwise, stay outside.

**N**

Never walk near lit candles or luminaries. Be sure to wear flame-resistant costumes.

*Best of Health!*

*F.G. (a.k.a. Fitness Guru)*

# One of these women will get breast cancer



Statistically, your chance of getting breast cancer is one in eight. Take steps to detect breast cancer early when it is most treatable!



## Learn how to detect breast cancer early.

If you have questions about risk factors or screening options, call Nurse24<sup>SM</sup> and speak to an experienced nurse. Nurse24 is a free and confidential nurseline available to you and your family 24/7.



**Call (866) 674-9103**

## Spousal COB Policy Update

The Spousal Coordination of Benefits (SCOB) Policy was revised effective July 1, 2011, by the State Employee Benefits Committee (SEBC) to require spouses who are retired or will retire from an employer who offers retiree health insurance coverage to enroll in the employer's retiree health plan under certain circumstances.

Requirements for spouses to enroll in their employer's retiree health insurance coverage are as follows;

- If your spouse's current employer offers retiree health insurance coverage and your spouse is eligible for this coverage and does not have to pay more than 50% of the total monthly premium, your spouse is required to enroll in the employer's retiree health insurance coverage at the time of retirement.
- If your spouse retired before July 1, 2011, and is eligible for retiree health insurance coverage through his/her prior employer and chose not to enroll upon retirement, your spouse is required to enroll in the retiree health insurance coverage program during the prior employer's next open enrollment period.
- If your spouse retired before July 1, 2011, and the prior employer does not allow enrollment in the retiree insurance coverage program if not chosen upon retirement, your spouse is not required to enroll in the prior employer's retiree health insurance coverage plan.

The Statewide Benefits Office will monitor compliance during Open Enrollment in May 2012. At this time, all employees and pensioners who cover their spouse are required to complete a SCOB form. Pensioners whose spouse is enrolled in Medicare Parts A and B and the State's Special Medicfill supplement plan are also required to complete a SCOB form to indicate if their spouse has or is eligible to enroll in retiree health insurance coverage through a former employer. Spouses who do not comply with the SCOB Policy will have coverage sanctioned. A spousal sanction results in a claim reduction on all health and prescription services to 20%. The SCOB Policy and Form are available at [www.ben.omb.delaware.gov/documents.cob](http://www.ben.omb.delaware.gov/documents.cob).

**Questions regarding the SCOB Policy and Form may be directed to the Statewide Benefits Office at (302) 739-8331 or 1-800-489-8933.**

### Early detection helps control this leading cause of blindness among adults. And that starts with a dilated eye exam.

Diabetes is the number one cause for new cases of blindness among American adults. According to the American Diabetes Association, diabetic retinopathy causes 12,000 to 24,000 new cases of blindness every year and affects more than 4.4 million Americans age 40 and older. Increased blood sugar in diabetic patients can damage the tiny blood vessels in the retina, and when these vessels are damaged, blood and fluid leakage in the retina, closure of the blood vessels or formation of new vessels over the retina's surface can occur.

Diabetic retinopathy can be detected during an annual comprehensive eye exam. When your eye doctor dilates your eyes, he or she can check your blood vessels for signs of damage and track changes and abnormalities between visits. It's also important to tell your eye care provider if you notice any changes to your vision, including:

- Blurry, double or cloudy vision
- Pain or pressure in one or both eyes
- Trouble with peripheral vision
- Floating or flashing lights or dark spots

While there is no cure for diabetes or diabetic retinopathy, proper medication, close monitoring of blood sugar levels, a healthy diet and regular exercise help manage this disease and reduce the likelihood of vision-related complications.

To learn more about your vision benefits, please visit [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) and click the **Members** tab.



### How much is your life worth?

Each year nearly 600,000 Americans die in the prime of their lives<sup>1</sup>, and without life insurance, survivors may not be able to meet their financial obligations or fulfill family goals. Yet

**nearly 40% of respondents in a survey conducted by the Life Insurance Marketing and Research Association (LIMRA) said that they own no personal life insurance – even though 86% believe most people need life insurance.**<sup>2</sup>

The State of Delaware's Group Universal Life (GUL) and Accidental Death & Dismemberment (AD&D) Insurance Program, underwritten by Minnesota Life Insurance Company, provides eligible employees with valuable and affordable protection. Because this insurance is sponsored by the State of Delaware at competitive group rates, it is affordable protection for you and your family. Premiums are paid through the convenience of bi-weekly payroll deductions. Benefit eligible employees may purchase one to six times annual base pay up to \$350,000. During your initial 90-day eligibility period, eligible employees may purchase one to three times annual base pay up to \$200,000 without providing proof of good health. Employees can enroll or change their current coverage election(s) at any time, by providing proof of good health to Minnesota Life. If you are diagnosed as terminally ill with 12 or fewer months to live, you may be eligible to receive up to 100% of your life insurance instead of the death benefit. This option is also available to your enrolled spouse and child.

With GUL insurance, you can make *additional* premium contributions into your policy to build cash value. Any premium paid beyond the cost of the insurance protection grows tax-deferred in a Cash Accumulation Account. You may start, stop or change your contributions to the Cash Accumulation Account at anytime. You may withdraw up to 100% of your policy's net cash value. The minimum withdrawal amount is \$100. **Beginning November 1, 2011, the \$10 per withdrawal service fee will be removed from the State of Delaware's GUL insurance.** You may also take a loan against the cash value. You do not have to pay back the loan, but interest continues to be added to any outstanding loan balance.

For more information on the State of Delaware's GUL program, please log onto the Statewide Benefits Office website at [www.ben.omb.delaware.gov/life](http://www.ben.omb.delaware.gov/life) or contact Minnesota Life directly at 1-877-215-1489 or by email at [lifebenefits@securian.com](mailto:lifebenefits@securian.com).

<sup>1</sup> U.S. Census Bureau, 2011 (593,974 people died between the age of 25-64 in 2007)

<sup>2</sup> LIMRA 2011 Insurance Barometer